UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

IN RE:

HEARING TIME: 10:00 am HEARING PLACE: Brooklyn

HEARING DATE: April 16, 2010

LUVIA MANCHENO.

CHAPTER 7

DEBTOR.

CASE NO. 10-41743

JUDGE: Elizabeth Stong

<u>DEBTOR'S NOTICE OF OBJECTION TO CREDITOR'S MOTION FOR</u>
<u>RELIEF FROM THE AUTOMOTIC STAY</u>

PLEASE TAKE NOTICE that Debtor, Luvia Mancheno, by and through her attorneys Ismael Gonzalez and Associates, objects to U.S. Bank National Association request for relief from the automatic stay in the above captioned matter.

PLEASE TAKE FURTHER NOTICE that Debtor, Luvia Mancheno, has filed a Loss Mitigation Request dated March 24, 2010, relating to her first mortgage (Loan No. 7079680315) on the property located at 66-26 50th Avenue, Woodside, New York 11377, with U.S. Bank National As Trustee for Merrill Lynch in the amount of \$513,624.31.

Dated: March 26, 2010

New York, New York

ISMAEL GONZALEZ, ESO. (IQ-9920) ISMAEL GONZALEZ & ASSOCIATES

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To: Anne E. Miller-Hulbert, Esq.

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Trustee Debra Kramer 98 Cutter Mill Rd. Suite 466 South Great Neck, NY 11021

US Trustee 271 Cadman Plaza East Suite 4529 Brooklyn, NY 11201

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CHAPTER 7

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CASE NO. 10-41743

JUDGE: Elizabeth Stong

<u>DEBTOR'S OBJECTION TO CREDITOR'S MOTION FOR RELIEF FROM</u> <u>THE AUTOMOTIC STAY</u>

Luvia Mancheno, by and through her attorneys Ismael Gonzalez and Associates, objects to U.S. Bank National Association request for relief from the automatic stay in the above captioned matter.

- 1. Debtor filed a petition for relief under Chapter 7 of the U.S. Bankruptcy Code on or about March 3, 2010.
- 2. Debtor filed the voluntary petition so that foreclosure proceeding would be stayed thereby providing time for Debtor to request to enter into a Loss Mitigation Program.
- 3. Debtor wishes to work out an agreement with U.S. Bank National as

 Trustee for Merrill Lynch Credit Corporation to keep her property located at 66-26 50th

 Avenue, Woodside, New York 11377.
- 4. Debtor has filed a Loss Mitigation Request regarding Loan No. 7079680315, pertaining to Debtor's First Mortgage.

WHEREFORE, Debtor respectfully requests the Automatic Stay remain in effect throughout the Loss Mitigation Program period.

Dated: New York, New York March 26, 2010

> ISMAEL GÓNZALEZ, ESQ. (IG-9920) ISMAEL GONZALEZ & ASSOCIATES 152 West 36th Street, Suite 202

New York, NY 10018

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